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a month just in the "copays". If you look at page 1, there's a few examples that were given by Mary Lou Lynch, who's a social worker, and I'd like to just share with those of you who weren't on the committee some actual cases of people in Nebraska who are facing hardships and why. She has one transplant patient who is now in her fifties who has had a transplant for many years who's considering divorcing her husband because of the costs of these drugs, and her comment is, I don't want to make him destitute. Second instance, she talks about a patient she's working with who had very good insurance and he's now to the point where he cannot afford the "copays". He's on 20 different medications. His "copay" was \$10 a month. His family was able to absorb that. The "copay" is now \$25 a month. He can no longer afford \$500 as an out-of-payment (sic--out-of-pocket) expense. She also tells a story of the young man who had limited mental functioning and his dream all of his life was to be employed. She had referred him to voc rehabilitation and he called one day and he called and he was crying and he said, they told me it was best for me to stay disabled because I could never get a job that would provide the benefits to afford the "copays" for the medications. Another situation she tells about is a farm family. The wife needed a transplant. They obtained insurance when they were first married in 1958. It was one of the best policies they could get at the time. But the insurance companies put them in a...and put them in a...they were in a group that turned out to be costly and they decided to disband the program. They ended up wiping out the whole program. They ended up without insurance except for the only insurance company they could get coverage with, but it doesn't include any prescription coverage. As a result, they're very worried about losing their farm over the costs. There are people who have lost their life savings paying for these transplantation costs and people who don't get a transplant because of that. Last summer, when I was on...a summer ago, I guess, not last summer, the previous summer I traveled with the Health and Human Services Committee to North Platte and we visited a dialysis unit and one of the issues that was mentioned there was that people stay on dialysis because we have a program to cover dialysis, but they can't afford to necessarily get the transplant because...and they may turn down a transplant for many reasons, but one of the reasons is because they can't